

In re:
Vanessa Gonzales
Debtor

Case No. 24-18022-WB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-2
Date Rcvd: Jan 06, 2025

User: admin
Form ID: 318a

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2025:

Recip ID	Recipient Name and Address
db	Vanessa Gonzales, 6475 Atlantic Ave Spc 955, Long Beach, CA 90805-8613
42161115	Cashback Loans, PO Box 6090, La Quinta, CA 92248-6090
42161120	+ First Notice Services, 9 Wills Way Bldg 3, Piscataway, NJ 08854-3770
42161128	+ Powerhouse Fitness, 1019 S Stimson Ave, City Industry, CA 91745-1630
42161135	+ Whittier College, 13406 Philadelphia St, Whittier, CA 90601-4413

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	Jan 07 2025 05:08:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Jan 07 2025 05:08:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
smg	Email/Text: finance.bankruptcy@lacity.org	Jan 07 2025 00:17:00	Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200
42161108	EDI: ACECASHXPRESS.COM	Jan 07 2025 05:08:00	Ace Cash Express, 300 E John Carpenter Fwy Ste 900, Irving, TX 75062-2789
42161109	Email/Text: bkinfo@ccfi.com	Jan 07 2025 00:19:00	Ad Astra Recovery Services, 7330 W 33rd St N Ste 118, Wichita, KS 67205-9370
42161110	Email/Text: bnc@teampurpose.com	Jan 07 2025 00:19:00	Advance America, 1008 N Vermont Ave, Los Angeles, CA 90029-2620
42161111	Email/PDF: AffirmBKNotifications@resurgent.com	Jan 07 2025 00:42:05	Affirm, 650 California St Fl 12, San Francisco, CA 94108-2716
42161112	^ MEBN	Jan 07 2025 00:17:31	After Pay, PO Box 328, San Francisco, CA 94104-0328
42161132	Email/Text: fwdectl@spotloan.com	Jan 07 2025 00:18:22	Spot Loan, PO Box 720, Belcourt, ND 58316-0720
42161113	Email/Text: customerservice@brightlending.com	Jan 07 2025 00:19:00	Bright Lending, PO Box 578, Hays, MT 59527-0578
42161114	EDI: CAPITALONE.COM	Jan 07 2025 05:08:00	CAPITAL ONE, PO Box 31293, Salt Lake City, UT 84131-0293
42161116	Email/Text: bkinfo@ccfi.com	Jan 07 2025 00:19:00	Check Into Cash, 5165 Emerald Pkwy Ste 100, Dublin, OH 43017-1095
42161117	Email/Text: bankruptcy@axcess-financial.com	Jan 07 2025 00:18:00	Check N Go, 7755 Montgomery Rd, Cincinnati, OH 45236-4291
42161118	+ EDI: WFNNB.COM		

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		Jan 07 2025 05:08:00	Comenity Bank / Ulta, PO Box 650964, Dallas, TX 75265-0964
42161119	^ MEBN	Jan 07 2025 00:18:38	Eagle Valley Lending, 30 Tonto Apache Tribe, Ste 138, Payson, AZ 85541-5556
42161121	Email/Text: customerservice.us@klarna.com	Jan 07 2025 00:18:00	Klarna, 629 N High St Fl 300, Columbus, OH 43215-2929
42161122	Email/Text: mail@ldf-holdings.com	Jan 07 2025 00:18:00	Lendumo, PO Box 542, Lac Du Flambe, WI 54538-0542
42161124	Email/Text: bankruptcy@mobiloans.com	Jan 07 2025 00:17:00	MobiLoans, PO Box 1409, Marksville, LA 71351-1409
42161125	Email/Text: EBN@Mohela.com	Jan 07 2025 00:18:00	MOHELA / Dept of Education, 633 Spirit Dr, Chesterfield, MO 63005-1243
42161123	Email/Text: bankruptcydpt@mcmcg.com	Jan 07 2025 00:19:00	Midland Credit Management, PO Box 939069, San Diego, CA 92193-9069
42161126	EDI: AGFINANCE.COM	Jan 07 2025 05:08:00	OneMain Financial, 601 NW 2nd St, Evansville, IN 47708-1013
42161127	Email/Text: bankruptcypgl@plaingreenloans.com	Jan 07 2025 00:19:00	Plain Green Loans, 93 Mack Road, Suite 600, Box Elder, MT 59521
42161130	Email/Text: credit-bureau-reporting-disputes@sezzle.com	Jan 07 2025 00:17:00	SEZZLE, 700 Nicollet Mall Ste 640, Minneapolis, MN 55402-2050
42161131	Email/Text: bankruptcy_department@clacorp.com	Jan 07 2025 00:18:00	Simple Fast Loans, 8601 Dunwoody Pl Ste 406, Atlanta, GA 30350-2550
42161129	Email/Text: BANKRUPTCY@SCHOOLSFIRSTFCU.ORG	Jan 07 2025 00:19:00	SchoolsFirst Federal Credit Union, PO Box 11547, Santa Ana, CA 92711-1547
42161133	EDI: SYNC	Jan 07 2025 05:08:00	Synchrony / Old Navy, PO Box 965005, Orlando, FL 32896-5005
42161134	EDI: WTRRN BANK.COM	Jan 07 2025 05:08:00	TD Bank / Target Credit, PO Box 1470, Minneapolis, MN 55440-1470
42161136	Email/Text: bankruptcy@withuloans.com	Jan 07 2025 00:19:00	WithU Loans, 10600 S Pennsylvania Ave Ste 16 Pmb 828, Oklahoma City, OK 73170-4257
42161137	Email/Text: bankruptcy@axcess-financial.com	Jan 07 2025 00:18:00	Xact, Po Box 36454, Cincinnati, OH 45236-0454

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2025

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2025 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Vanessa Gonzales bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
David M Goodrich (TR)	dgoodrich@go2.law c143@ecfcbis.com;dgoodrich11@ecf.axosfs.com;lroble@go2.law
United States Trustee (LA)	ustpregion16.la.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:			
Debtor 1	<u>Vanessa Gonzales</u>		Social Security number or ITIN <u>xxx-xx-3643</u>
	First Name	Middle Name	Last Name
Debtor 2			Social Security number or ITIN <u>----</u>
(Spouse, if filing)	First Name	Middle Name	Last Name
			EIN <u>--</u>
United States Bankruptcy Court Central District of California			
Case number: <u>2:24-bk-18022-WB</u>			

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Vanessa Gonzales

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 1/6/25

Dated: 1/6/25

By the court: Julia W. Brand
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.